

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**In Re: **Robert DeJesus
Diana Gonzalez**Case No.: **23-10657**Judge: **ABA**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice RequiredDate: **July 10, 2024**☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney /s/ TGEInitial Debtor: /s/ R DInitial Co-Debtor /s/ D G**Part 1: Payment and Length of Plan**

- a. The debtor shall pay to the Chapter 13 Trustee **\$ 511.00** monthly for **42** remaining starting **August 1st 2024** for a total of **60** months. (**\$5,175.00 paid to date.**)

- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- ☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
- ☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Part 2: Adequate Protection

X NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
McDowell Law PC	Attorney Fees	\$4,500.00
DOMESTIC SUPPORT OBLIGATION		-NONE-
Department of Treasury - IRS - POC 6	Priority Taxes	\$10,625.19
State of New Jersey - POC 15	Priority Taxes	\$7,179.76
State of Delaware - POC 38	Priority Taxes	\$1,636.35
McDowell Law PC	Supplemental Attorney Fees	\$400.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Lakeview Loan Services, LLC - POC 20	126 Westbrook Drive, Swedesboro NJ 08085	\$31.73	0%	\$31.73	per contract

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Toyota Motor Corp. - POC 12	2019 RAV4
Westlake Services LLC - POC 11	2015 Jeep Cherokee

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
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Part 5: Unsecured Claims

NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
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Part 6: Executory Contracts and Unexpired Leases

X NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
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Part 7: Motions

NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan

and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **7-10-2024**.

Explain below **why** the plan is being modified:

Plan is being amended due to a change in income.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: **July 10, 2024**

/s/ Robert DeJesus

Robert DeJesus

Debtor

Date: **July 10, 2024**

/s/ Diana Gonzalez

Diana Gonzalez

Joint Debtor

Date: **July 10, 2024**

/s/ Thomas G. Egner, Esq.

Thomas G. Egner, Esq.

Attorney for the Debtor(s)

In re:
Robert DeJesus
Diana Gonzalez
Debtors

Case No. 23-10657-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 18, 2024

User: admin
Form ID: pdf901

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Total Noticed: 82

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	Robert DeJesus, Diana Gonzalez, 126 Westbrook Drive, Swedesboro, NJ 08085-2535
519821767	+ Bridgeton Onized Federal Credit Union, PO Box 2430, 2550 S Main Rd., Vineland, NJ 08360-7138
519821782	+ Delaware Division of Revenue, Carvel State Office Building, 820 N French St., Wilmington, DE 19801-3509
519821794	+ Pepco Holdings, 500 N Wakefield Drive, 92DC42, Newark, DE 19702-5440
519821798	+ Sonia H. Ortiz, 218 Belmont Ave., Bridgeton, NJ 08302-4007
519821799	+ South Jersey Emergency Physicians, PO Box 27005, Newark, NJ 07101-6705
519821802	+ State of New Jersey, Dept. of Labor and Workforce, LWD Benefit Payment Control, PO BOX 650, Trenton, NJ 08646-0650
519821812	+ Township of Woolwich, Attn: Tax Office, 120 Village Green Dr., Woolwich, NJ 08085-3180

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 18 2024 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 18 2024 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519821763	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 18 2024 21:04:17	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
519821764	^ MEBN	Jul 18 2024 20:51:39	Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
519821765	+ Email/Text: bankruptcy@pepcoholdings.com	Jul 18 2024 20:54:00	Atlantic City Electric, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
519821766	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 18 2024 20:53:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519872561	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 18 2024 20:53:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519821770	+ Email/Text: BKPT@cfna.com	Jul 18 2024 20:53:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
519821773	+ Email/Text: documentfiling@lciinc.com	Jul 18 2024 20:53:00	COMCAST, PO Box 1931, Burlingame, CA 94011-1931
519821780	Email/Text: cfcbackoffice@contfinco.com	Jul 18 2024 20:54:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
519830401	Email/Text: BKPT@cfna.com	Jul 18 2024 20:53:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011
519821768	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Jul 18 2024 21:04:29	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519838075	+ Email/PDF: ebn_ais@aisinfo.com		
		Jul 18 2024 21:16:19	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519821771	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Jul 18 2024 21:16:47	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519861121	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Jul 18 2024 21:16:55	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519821772	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Jul 18 2024 21:16:40	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519821774	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Jul 18 2024 20:54:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519821775	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Jul 18 2024 20:54:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519821776	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Jul 18 2024 20:54:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519821777	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Jul 18 2024 20:54:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519821779	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Jul 18 2024 20:54:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519821778	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Jul 18 2024 20:54:00	Comenitycapital/bjsclb, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519821781	+ Email/PDF: creditonebknotifications@resurgent.com		
		Jul 18 2024 21:16:47	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519821769	Email/Text: BKCourtNotices@yourmortgageonline.com		
		Jul 18 2024 20:54:00	Cardinal Finance Co/Dovenmuehle Mtg, Attn: Bankruptcy, 1 Corporate Dr. Ste 360, Lake Zurich, IL 60047
519880530	Email/Text: BNCnotices@dcmservices.com		
		Jul 18 2024 20:54:00	EMERG CARE SERV OF NEW JERSEY PA, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
519880531	Email/Text: BNCnotices@dcmservices.com		
		Jul 18 2024 20:54:00	EMERG PHYS ASSOC OF SOUTH JERSEY, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
519821784	Email/Text: bankruptcycourts@equifax.com		
		Jul 18 2024 20:54:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
519821783	+ Email/Text: bankruptcydepartment@tsico.com		
		Jul 18 2024 20:55:00	Eos Cca, Attn: Bankruptcy, P.O. Box 329, Norwell, MA 02061-0329
519821785	^ MEBN		
		Jul 18 2024 20:51:01	Experian, PO Box 4500, Allen, TX 75013-1311
519821786	Email/Text: BNSFN@capitalsvcs.com		
		Jul 18 2024 20:53:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
519821787	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Jul 18 2024 21:16:47	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519868044	+ Email/Text: cashiering-administrationservices@flagstar.com		
		Jul 18 2024 20:55:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
519821788	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Jul 18 2024 20:53:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
519821790	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com		
		Jul 18 2024 20:54:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70321, Philadelphia, PA 19176-0321
519821789	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com		
		Jul 18 2024 20:54:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
519821791	+ Email/Text: sbse.cio.bnc.mail@irs.gov		
		Jul 18 2024 20:54:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA

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			19101-7346
519876603	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 18 2024 20:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519821792	^ MEBN	Jul 18 2024 20:53:37	Jasper/webbank/corecar, 75 Sullivan St, New York, NY 10012-4710
519821793	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 18 2024 20:53:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519827472	Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2024 21:04:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519843258	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 18 2024 20:55:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519821795	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 21:27:29	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519909128	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 21:16:24	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519884592	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 21:16:31	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519867939	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 18 2024 21:16:39	Portfolio Recovery Associates, LLC, c/o The Bank Of Missouri, POB 41067, Norfolk VA 23541
519885293	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2024 21:04:18	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdel, NY 14219-2553
519870345	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 18 2024 20:55:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519875839	Email/Text: bnc-quantum@quantum3group.com	Jul 18 2024 20:54:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519875838	Email/Text: bnc-quantum@quantum3group.com	Jul 18 2024 20:54:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519821796	+ Email/Text: clientservices@remexinc.com	Jul 18 2024 20:53:00	Remex Inc, Attn: Bankruptcy, 307 Wall Street, Princeton, NJ 08540-1515
519821803	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 18 2024 20:53:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
519821797	+ Email/Text: bankruptcy@savit.com	Jul 18 2024 20:55:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
519821800	^ MEBN	Jul 18 2024 20:52:31	South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
519821801	^ MEBN	Jul 18 2024 20:54:23	South Jersey Radiology Assoc, PO Box 1710, Voorhees, NJ 08043-7710
519890387	+ Email/Text: REV_Bankruptcy_General@state.de.us	Jul 18 2024 20:55:00	State of Delaware Division of Revenue, PO Box 8763, Wilmington, DE 19899-8763
519821805	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 21:27:29	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519821804	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 21:16:26	Syncb/car Care Contine, C/o Po Box 965036, Orlando, FL 32896-0001
519821806	^ MEBN	Jul 18 2024 20:53:25	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519822136	^ MEBN	Jul 18 2024 20:53:26	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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519821807	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 21:04:09	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519821808	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 21:16:59	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519821809	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 21:28:12	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519821810	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 18 2024 21:17:06	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519864857	+ Email/Text: bncmail@w-legal.com	Jul 18 2024 20:55:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519821811	+ Email/Text: bncmail@w-legal.com	Jul 18 2024 20:54:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519821813	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 18 2024 20:54:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
519853083	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 18 2024 20:53:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519821814	^ MEBN	Jul 18 2024 20:51:17	TransUnion, PO Box 2000, Chester, PA 19016-2000
519821815	+ Email/Text: bankruptcydepartment@tsico.com	Jul 18 2024 20:55:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
519821816	+ Email/Text: LCI@upstart.com	Jul 18 2024 20:54:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
519826501	^ MEBN	Jul 18 2024 20:52:55	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
519821817	^ MEBN	Jul 18 2024 20:53:56	Virtua Health, c/o APEX Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
519821818	^ MEBN	Jul 18 2024 20:50:13	Westlake Portfolio Management, LLC, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
519851474	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 18 2024 21:17:01	Westlake Services LLC c/o, Resurgent Capital Services, PO Box 3427, Greenville, SC 29602-3427

TOTAL: 74

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519867758	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519862364	*P++	STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245, address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

User: admin

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Date Rcvd: Jul 18, 2024

Form ID: pdf901

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas G. Egner	on behalf of Debtor Robert DeJesus tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egner	on behalf of Joint Debtor Diana Gonzalez tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6